

Bank Notes

A Newsletter for South Texas Lenders

Issue #25

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SBA Expo 04
Orange County Convention Center,
Orlando, Fl.
May 19th – May 21st.
Visit
www.sba.gov/50

We're on the Web!
www.sba.gov/tx/harlingen

Newsletter Contact:
Debbie.fernandez@sba.gov or at
(361) 879-0017, x30

Agency Introduces E-Tran to SBA Lenders

Washington - E-Tran is an SBA loan guaranty origination solution that leverages best-practice Internet technology to reduce the turnaround time on loan guaranty requests and provide the agency with high quality, timely data to support the management and oversight of its portfolio. E-Tran is one component of an overall strategy to provide increased efficiency and decreased costs in the loan guaranty origination process. SBAExpress Lenders with delegated eligibility authority will be given 1st preference, but all Express Lenders are eligible. SBA is taking an incremental approach to opening E-Tran. Currently SBA Express represents over 50% of all loans guaranteed and is our highest priority. PLP Lenders and 504 loans will come online within the near future. To learn more, go to <http://www.sba.gov/banking/modernization.html>.

Lenders should contact:

Stephen Kucharski-- (202)205-7551 or Stephen.kucharski@sba.gov

Glenn Hannon-- (202)205-7122 or Glenn.Hannon@sba.gov

Fiscal Year 2004 – April 30, 2004

Harlingen District Top Volume Lenders

1. Innovative Bank	64	\$496,000
2. American Bank, N.A., CC, TX	21	\$2,642,100
3. JP Morgan Chase	14	\$751,300
3. Capital One, FSB	14	\$480,000
4. Wells Fargo Bank	7	\$563,600
5. Lone Star National Bank	5	\$1,167,500
5. McAllen National Bank	5	\$1,000,000
6. Alamo Bank of Texas	4	\$403,000
6. Bank of America	4	\$285,500
7. 1 st Community Bank, CC, TX	3	\$1,153,882
7. US Bank, N.A.	3	\$823,500
7. ValueBank Texas, CC, TX	3	\$325,000
7. Texas State Bank	3	\$209,000
8. Texas CDC	2	\$701,000
8. Greater East Texas CDC	2	\$595,000
8. Brownsville LDC	2	\$226,000
8. Frost National Bank	2	\$128,500

A Salute to our Small Business Week 2004 sponsors that made the event possible in the LRGV District - Gold Sponsors: Lone Star National Bank, Texas State Bank, & Wells Fargo Bank; - Silver Sponsors: Edinburg EDC, Frost Bank, JP Morgan Chase, San Benito EDC & SCORE Chapter 220!

And in CC, TX - Platinum Sponsor: ValueBank Texas; - Event Sponsors: American Bank, Bank of America, Corpus Christi Chamber of Commerce, Corpus Christi Hispanic Chamber of Commerce; - Table Sponsors: 1st Commerce Bank & SCORE Chapter 221!

Special Points of Interest!

- **May 19th (9:00 am)** – Harlingen SBA Lender Roundtable, SBA Office
- **May 27th (9:00 am)** - Corpus Christi Lender Roundtable, SBA Office
- **August 18th – 20th** - 2004 Mid-America Lender's Conference will be held at the Doral Tesoro Hotel in Ft. Worth, Texas. Visit www.ntsbd.org/malc, or contact conference coordinator Al Salgado of the Dallas SBDC: 214-860-5832.

Our sincere THANKS to UT PanAm SBDC & Del Mar College SBDC for coordinating & hosting the Small Business Week 2004 award luncheons!